

Claims

[c1] An offer presentation system for identifying consumers as belonging to a designated category and allowing access to offers by consumers who are members of the designated category, comprising:
a database of offers accessible through connection by consumer operated computers upon authentication of consumer registration;
an offer presentation module for managing access to the database of offers; and
a consumer registration module allowing registration of a consumer for access to the offer presentation module, the consumer registration module allowing registration of a consumer upon submission of identifying information provided to the consumer by a party who has verified the consumer's membership in the designated category and used to identify the consumer as belonging to the designated category.

[c2] The system of claim 1 wherein the consumer registration module allows the consumer to select a unique consumer username and a password after providing the identifying information.

[c3] The system of claim 2, wherein the consumer registration module solicits personal information from the consumer during registration, associates the personal information with the consumer username and stores the personal information in association with the consumer username during registration.

[c4] The system of claim 3, wherein the consumer registration module associates the consumer username with the identifying information and stores the identifying information in association with the consumer username during registration.

[c5] The system of claim 4, wherein the consumer registration module is hosted on a server connected to the Internet and wherein the consumer gains access to the consumer registration module by activating a hypertext link to navigate to a web page serving as a portal to the consumer registration module.

[c6] The system of claim 5, wherein the database of offers includes a hypertext link for each offer and wherein the consumer can activate the hypertext link for an offer in order to access the offer.

[c7] The system of claim 6, wherein one or more offers is accessible only if predetermined conditions have been met.

[c8] The system of claim 7, wherein activating a hypertext link for an offer causes the transmission of the identifying information, the consumer username and the consumer personal information to a server hosting the offer.

[c9] The system of claim 8, wherein the consumer username and personal information is examined to determine if the consumer meets any predetermined conditions established for access to the offer.

[c10] The system of claim 9, wherein the server hosting the offer is able to retain the consumer personal information for use in future marketing efforts.

[c11] The system of claim 10, wherein the server determines which offers are available to the consumer depending on the identifying information associated with the consumer username.

[c12] The system of claim 11, wherein the party identifying the consumer as belonging to the designated category is a lender and wherein the identifying information is provided to the consumer when the consumer has applied for home financing with the lender.

[c13] The system of claim 11, wherein the party identifying the consumer as belonging to the designated category is a lender and wherein the identifying information is provided to the consumer when the lender has judged that the consumer is a serious prospect to apply for home financing with the lender.

[c14] A method for presenting offers to consumers who are members of a designated category, comprising the steps of:
providing a consumer with an identifier upon verification of the consumer's membership in the designated category by a party providing the identifier;
receiving the identifier when presented by the consumer;
authenticating the identifier;
upon authentication of the identifier, allowing the consumer to register his identity;
and

upon completion of registration, allowing the consumer access to a selection of offers.

- [c15] The method of claim 14, wherein the step of receiving the identifier includes establishing a connection to a consumer computer upon a request by the consumer, presenting an initial login form for display on the consumer computer, the form including one or more fields for input of the identifier by the consumer, and receiving submission of the identifying information.
- [c16] The method of claim 15, wherein the step of allowing the consumer to register his or her identity includes presenting a registration form for display on the consumer computer, the form including one or more fields for entry by the consumer of registration information including a consumer username and password selected by the consumer as well as for consumer personal information, receiving submission of the consumer username, password and consumer personal information and storing the consumer username, password and personal information in association with the identifier.
- [c17] The method of claim 16, wherein the connection to the consumer computer is established over the Internet.
- [c18] The method of claim 17, wherein the initial login form is a web page including a hypertext link for submission of the identifying information and the registration form is a web pages including a hypertext link for submission of the registration information.
- [c19] The method of claim 18, wherein the step of registering the identity of the consumer is followed by the step of presenting a login form to the consumer, the login form including one or more hyperlinks which can be activated by the consumer in order to gain access to offers.
- [c20] The method of claim 19, wherein the step of allowing the consumer access to the selection of offers includes presenting a selection of offer descriptions to the consumer, each offer description being accompanied by a hyperlink which can be activated by the consumer in order to retrieve additional information and offer materials.